FIG. 1

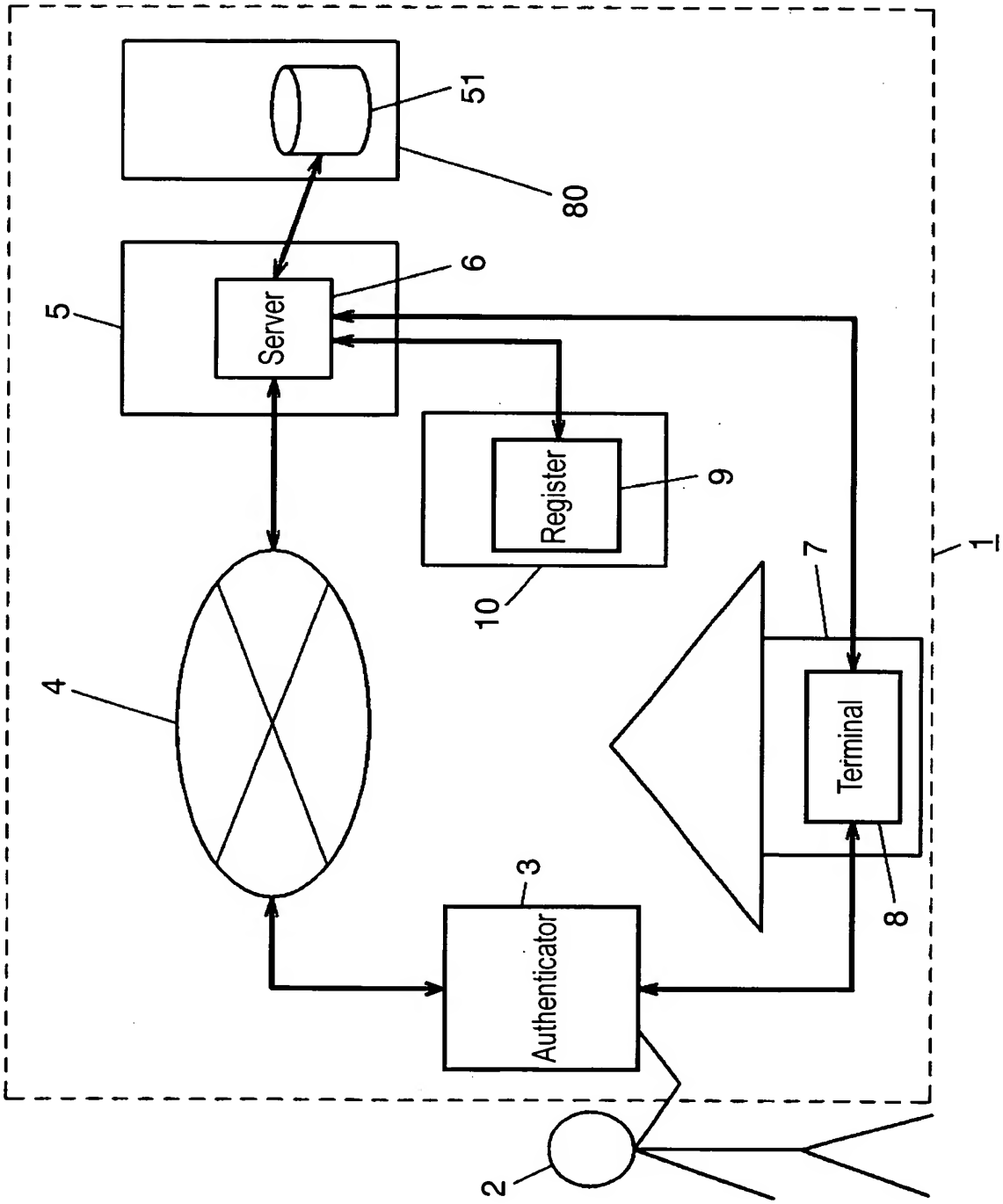

51
80
6
5
Server
Register
9
10
7
1
4
Terminal
3
8
Authenticator
2

FIG. 2

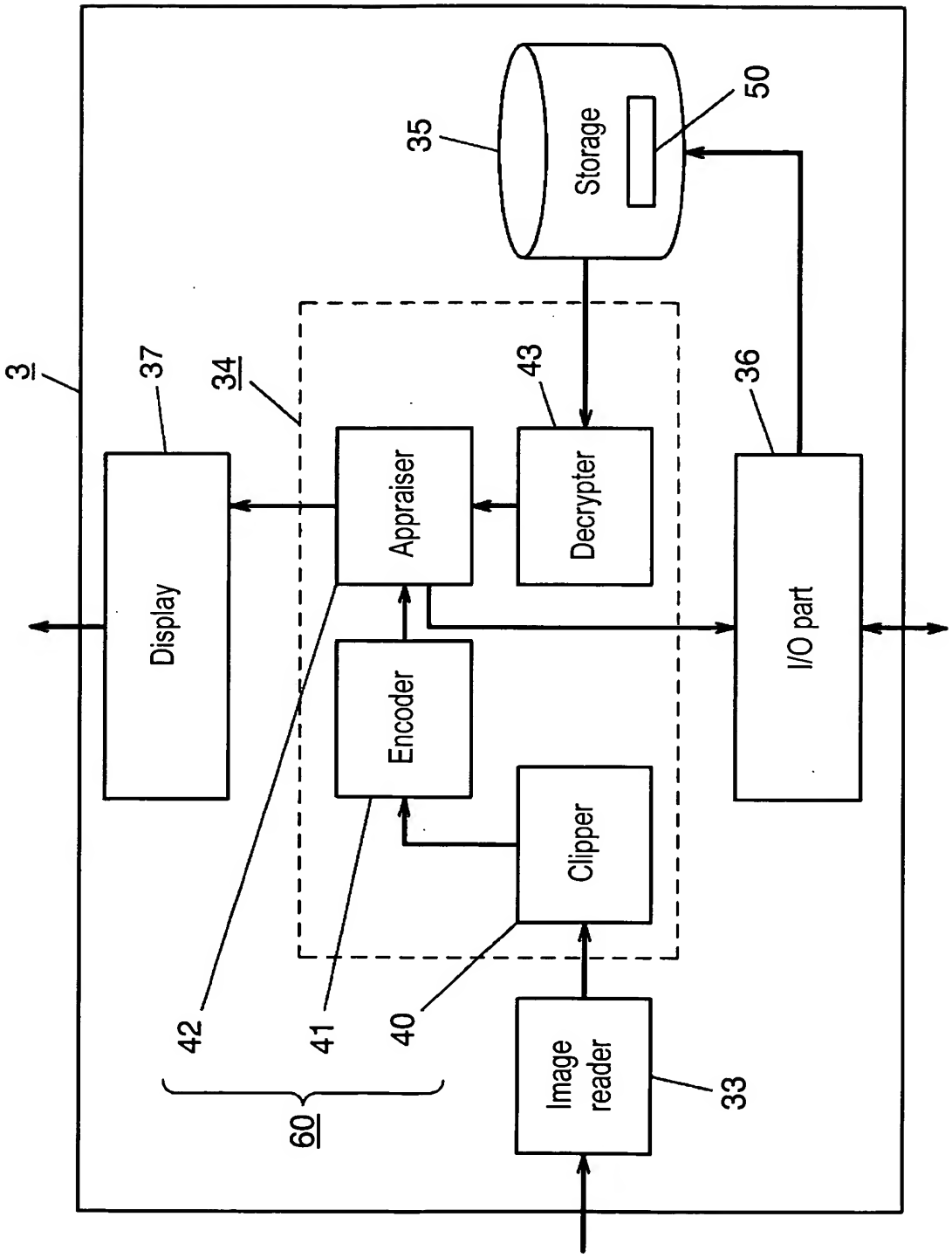

3
37
34
43
36
35
Storage
50
Appraiser
Decrypter
Display
I/O part
Encoder
Clipper
42
41
40
60
Image reader
33

FIG. 3

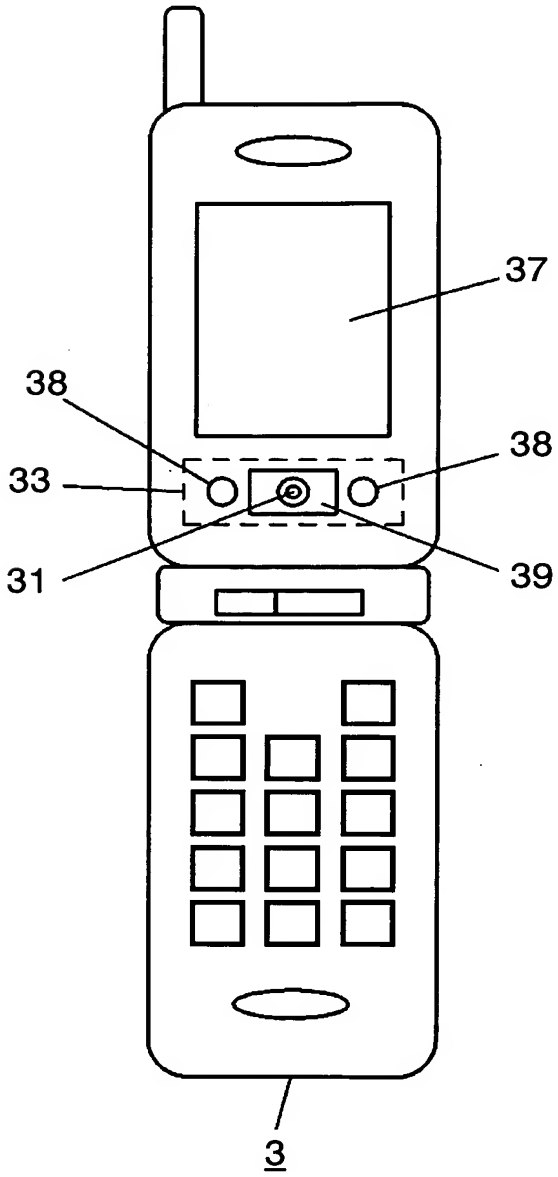


FIG. 4

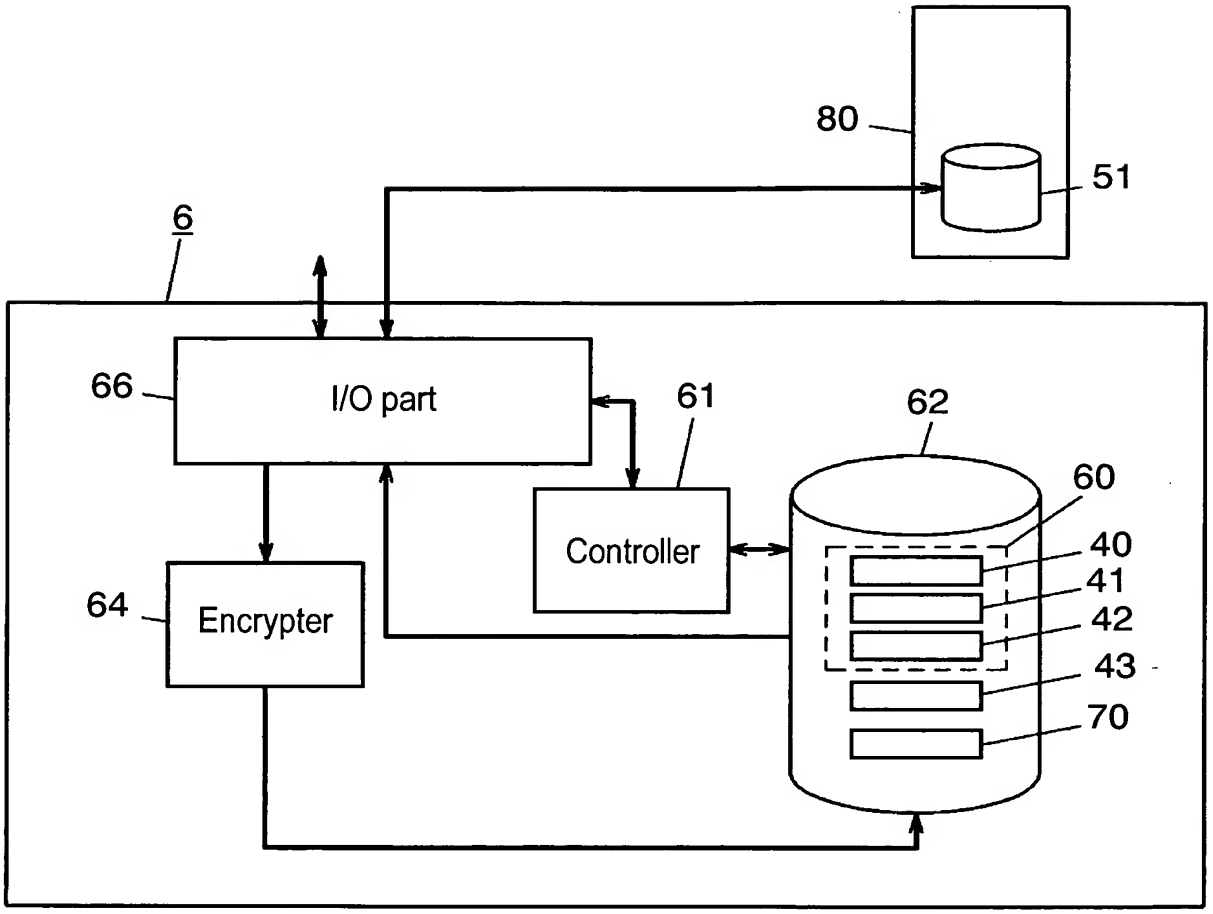

80
51
6
66
I/O part
61
62
60
Controller
40
41
42
43
64
Encrypter
70

FIG. 5

70

Identification number	Name	Address	Telephone number	Usuable State	Expiration date	Login authentication data	Credit information
1234-5678-90123-456	Taro Matsushita	OO City xx Town 1-2-3	045-123-4567	NO	2004/3/10	Iris0000001	OK

FIG. 6

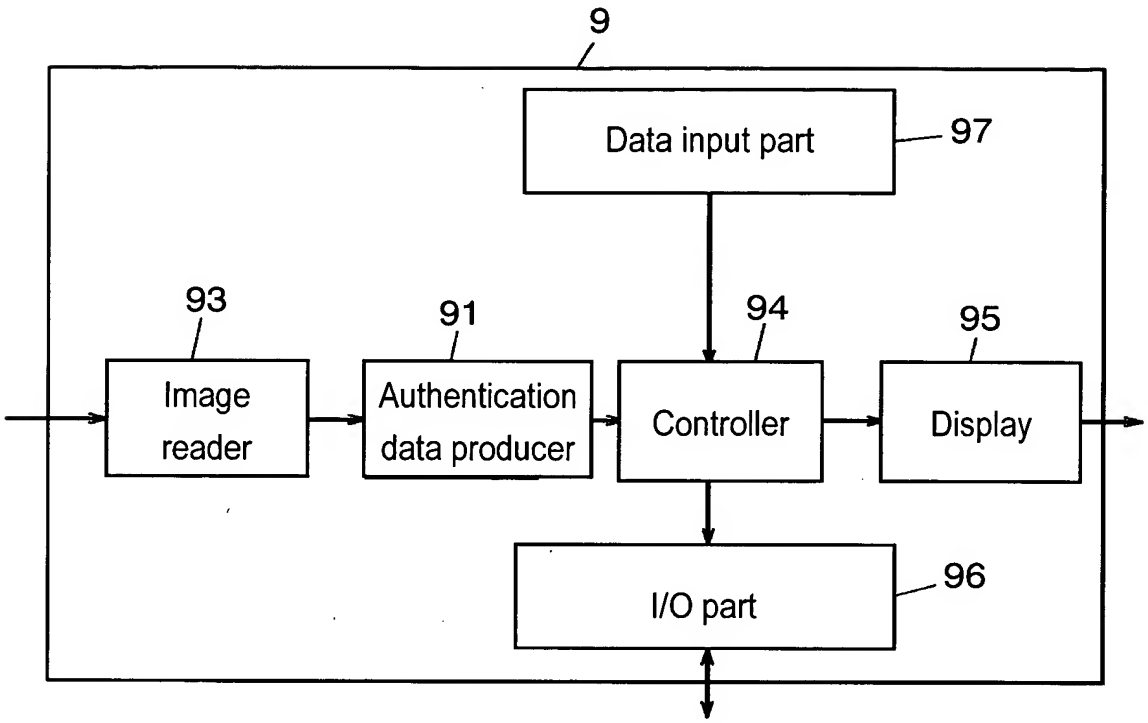

9
Data input part
97
93
91
94
95
Image reader
Authentication data producer
Controller
Display
I/O part
96

FIG. 7

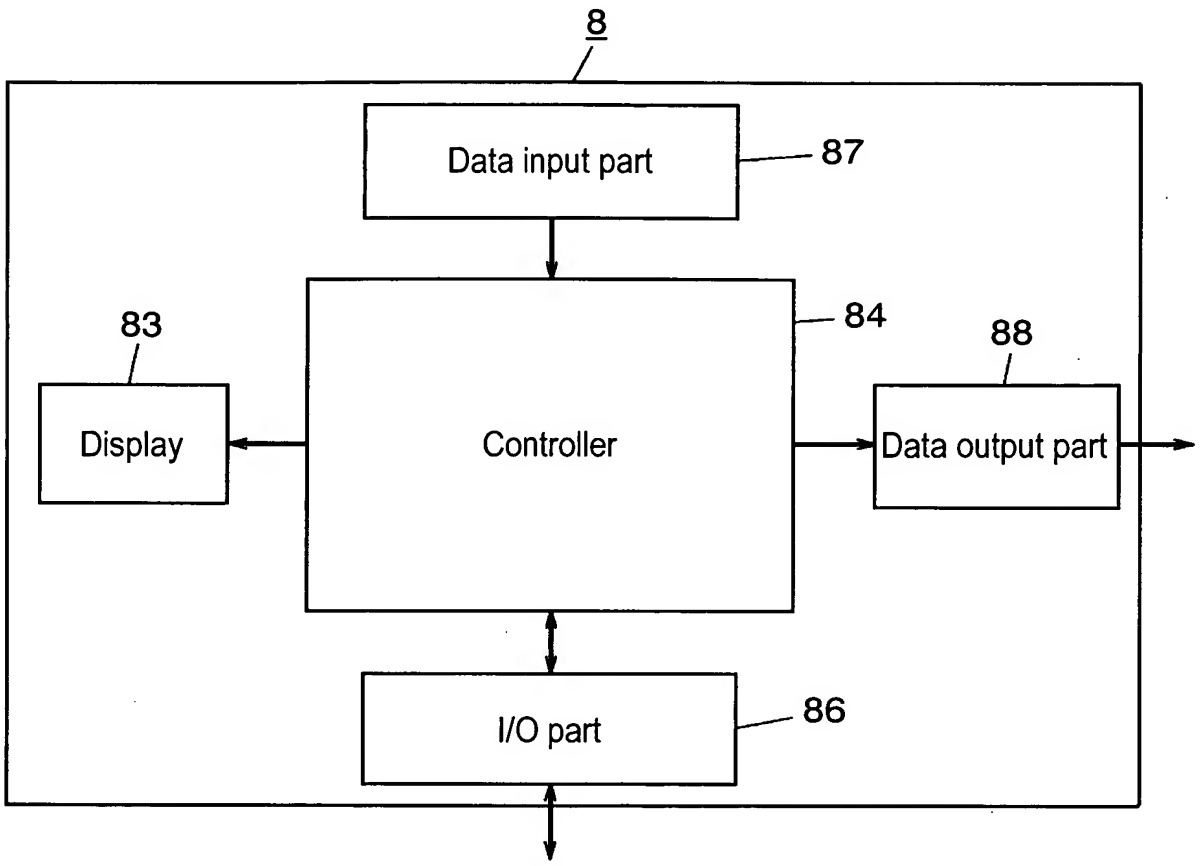

8
Data input part
87
83
84
88
Display
Controller
Data output part
I/O part
86

FIG. 8

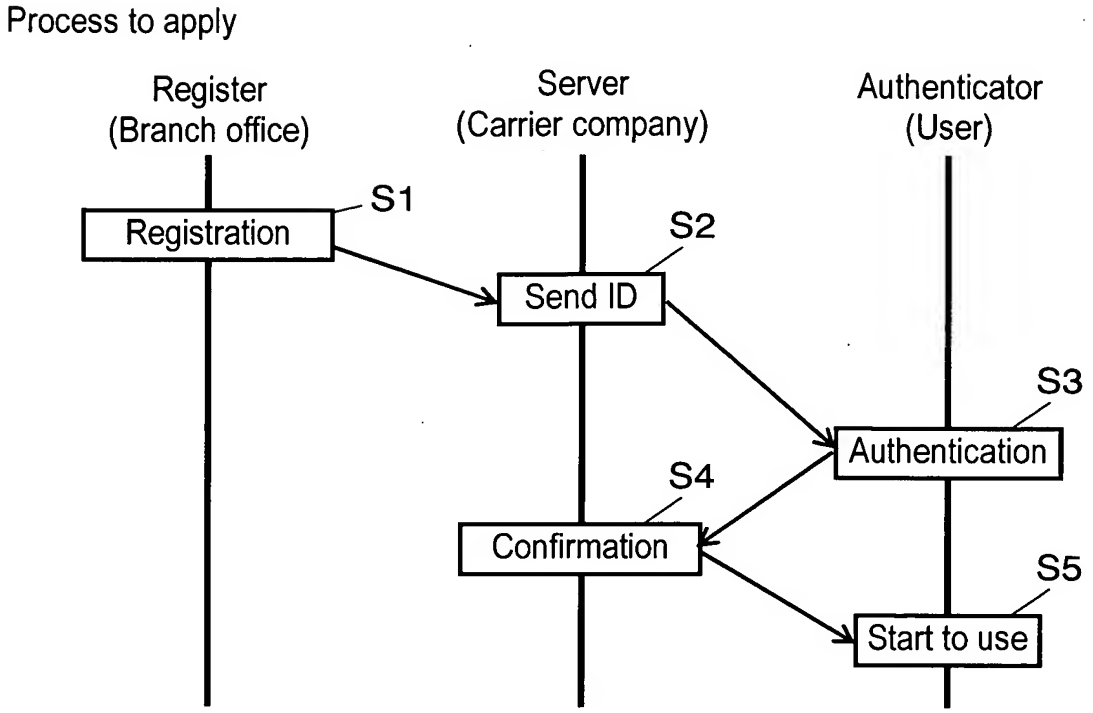

Process to apply
Register
(Branch office)
Server
(Carrier company)
Authenticator
(User)
S1
Registration
S2
Send ID
S3
Authentication
S4
Confirmation
S5
Start to use

FIG. 9

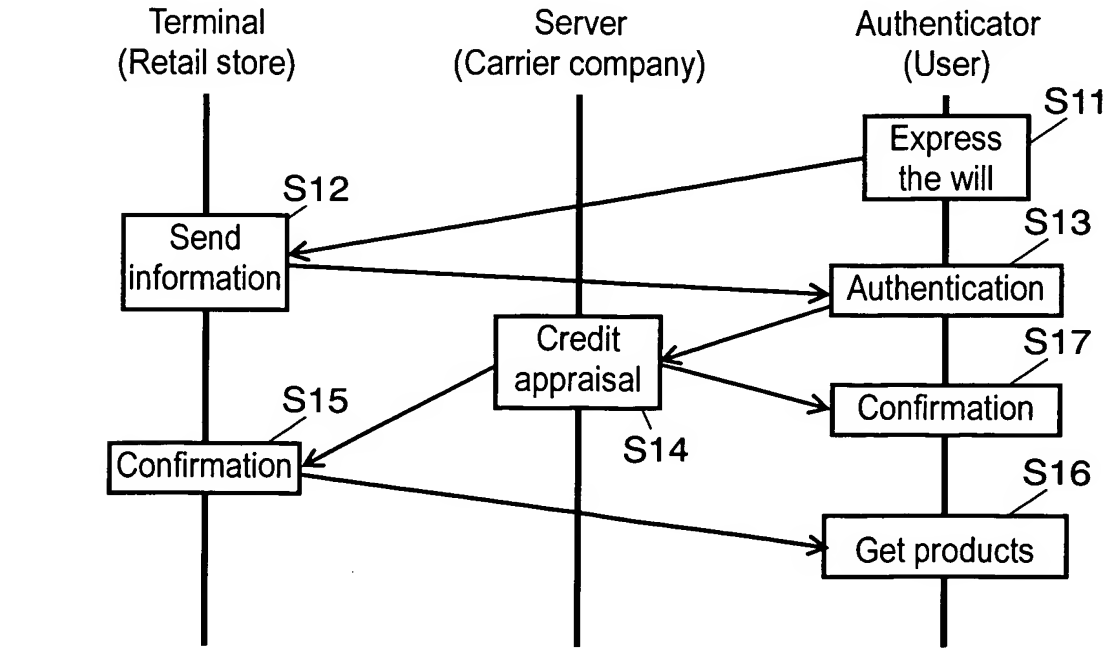

Process to purchase products
Terminal
(Retail store)
Server
(Carrier company)
Authenticator
(User)
S11
Express
the will
S12
Send
information
S13
Authentication
Credit
appraisal
S17
Confirmation
S15
Confirmation
S14
S16
Get products

FIG. 10

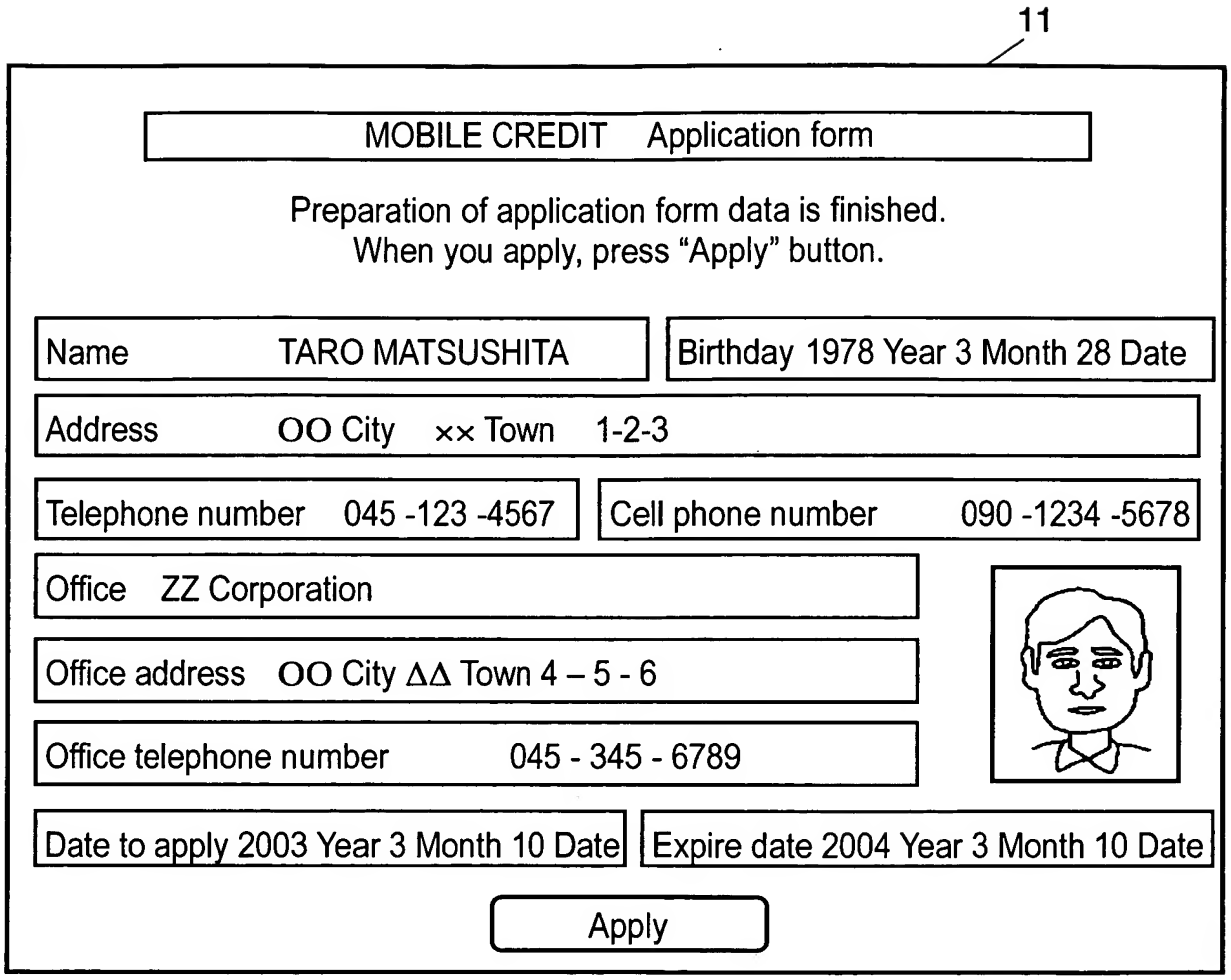

11
MOBILE CREDIT Application form
Preparation of application form data is finished.
When you apply, press "Apply" button.
Name TARO MATSUSHITA
Birthday 1978 Year 3 Month 28 Date
Address OO City ×× Town 1-2-3
Telephone number 045 -123 -4567
Cell phone number 090 -1234 -5678
Office ZZ Corporation
Office address OO City ΔΔ Town 4 – 5 - 6
Office telephone number 045 - 345 - 6789
Date to apply 2003 Year 3 Month 10 Date
Expire date 2004 Year 3 Month 10 Date
Apply

FIG. 11A

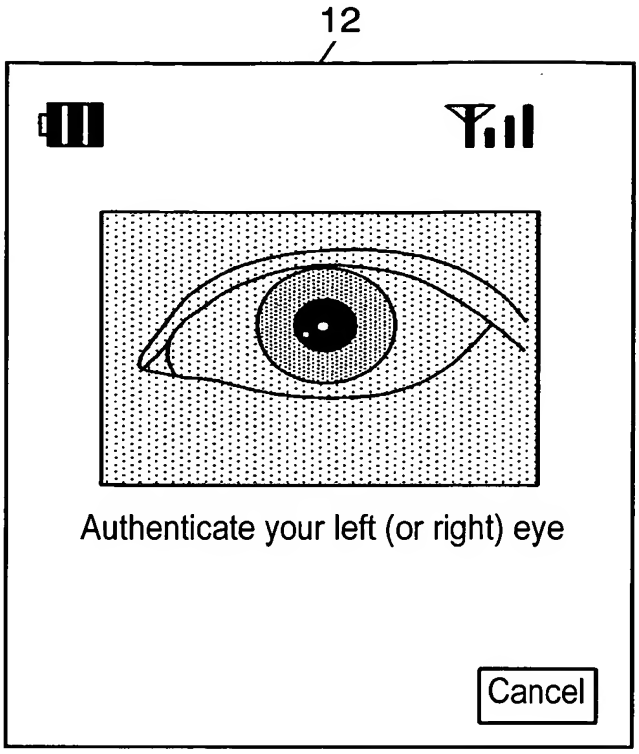


FIG. 11B

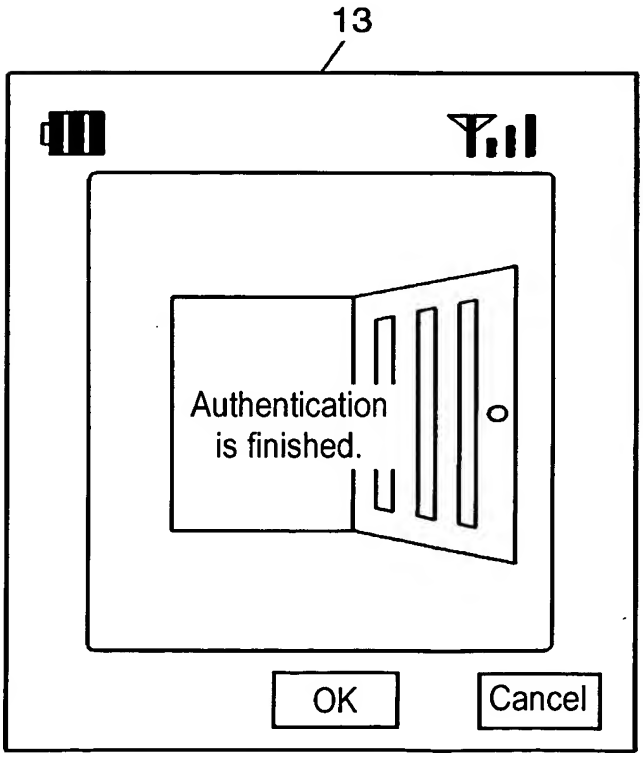


FIG. 12

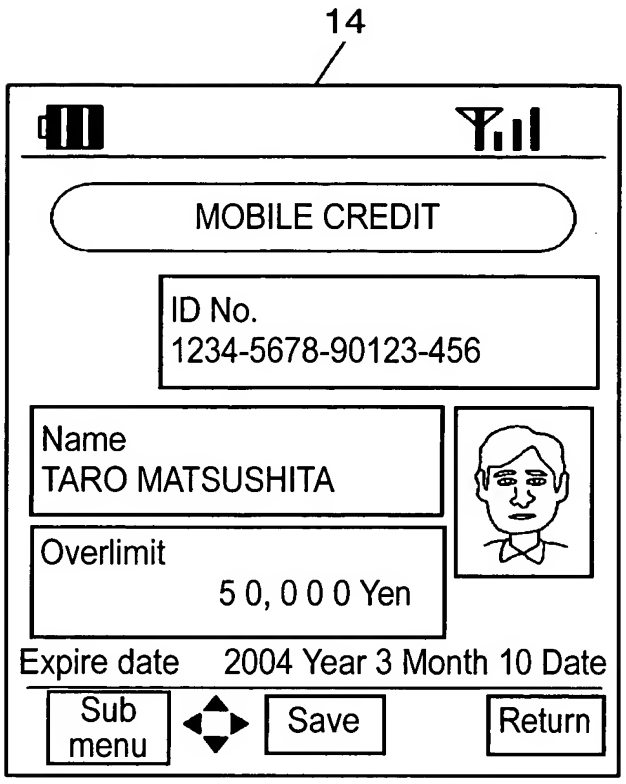
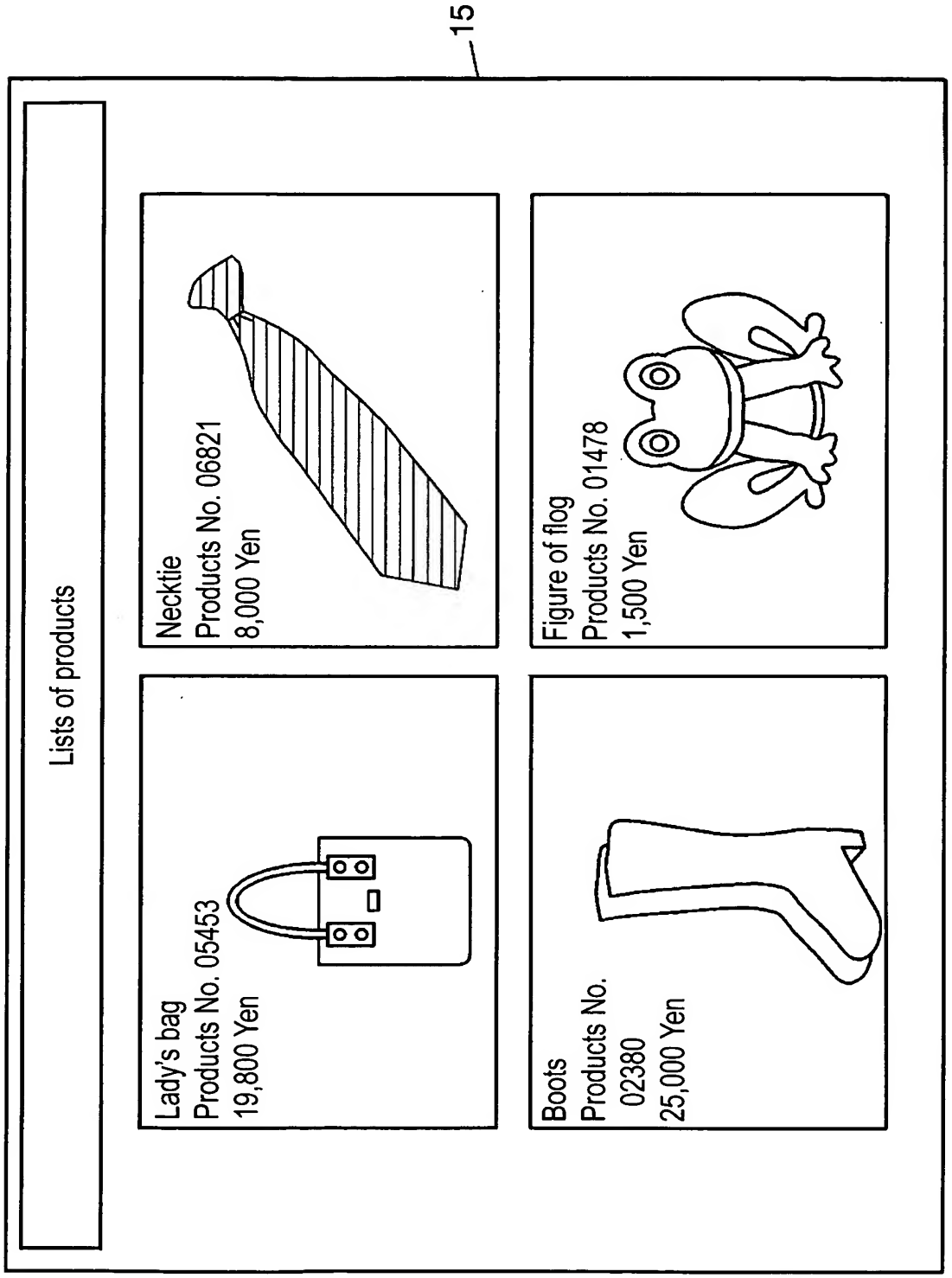

14
MOBILE CREDIT
ID No.
1234-5678-90123-456
Name
TARO MATSUSHITA
Overlimit
5 0, 0 0 0 Yen
Expire date 2004 Year 3 Month 10 Date
Sub menu
Save
Return

FIG. 13


15
Lists of products
Necktie
Products No. 06821
8,000 Yen
Figure of flog
Products No. 01478
1,500 Yen
Lady's bag
Products No. 05453
19,800 Yen
Boots
Products No.
02380
25,000 Yen

16

Credit settlement

Specification of credit use

If contents below are correct, the credit will be settled.

ID No.	1234-5678-90123-456
Name	TARO MATSUSHITA
Date of use	2003 Year 3 Month 14 Date (FRI) 19:24
Necktie:1	8,000 Yen
Consumer tax	400 Yen
Gross of purchase	8,400 Yen
Gross of credit	8,400 Yen
Bank account	0123456789*10
Appraisal number	0003157216948

Settle the credit

FIG. 14A

17

Specification of credit use
Customer's duplicate

2003 Year 3 Month 14 Date (FRI) 19:24

Necktie	One 8,000 Yen
Consumer tax	400 Yen
Gross of purchase	8,400 Yen
Gross of credit	8,400 Yen
Bank account	0123456789*10
Appraisal number	0003157216948

Save Return

FIG. 14B

Reference numerals in the drawings

1. Authentication system
2. User
3. Authenticator
4. Network
5. Carrier company
6. Server
7. Retail store
8. Terminal
9. Register
10. Branch office
11. Application window
12. Authentication start window
13. Authentication finish window
14. Permission window
15. Products list window
16. Transaction confirmation window
17. Transaction finish window
31. Optical system
33, 93 Image reader
34 Processor
35 Storage
36, 66, 86, 96 I/O part
37,83,95 Display
38. Light source
39. Mirror
40. Clipper
41. Encoder
42. Appraiser
43. Decrypter
50. Login registration data
51. Server (of financial institution)
60. Authentication processor
61, 84, 94 Controller
62. Detabase
64. Encrypter

70. Login authentication data table
80. Financial institution
87, 97 Data input part
88. Data output part
91. Authentication producer